

Docket No.: 3350-121D
File No. 1158.42863X00
Client No.: Multiple Operating Accounts-D



PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of :
HAMILTON, et al. : Art Unit: 3621
Serial No: 10/631,970 :
Filed: August 1, 2003 : Examiner: TBD
For: PAYMENT PROCESSING WITH SELECTION OF A RISK REDUCTION
TECHNIQUE

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

February 24, 2004

Sir:

Transmitted herewith is an Information Disclosure Statement in the above-identified application.

- ☒ No additional fee is required.
☒ Also attached: PTO-1449 Forms

The fee (if applicable) has been calculated as shown below:

	NO. OF CLAIMS	HIGHEST PREVIOUSLY PAID FOR	EXTRA CLAIMS	RATE	FEE
Total Claims	20	20	0	x \$18 =	\$0
Independent Claims	3	3	0	x \$86 =	\$0
TOTAL FEE DUE					\$0

- [] A Credit Card Payment form in the amount of \$0 is attached
- [X] Commissioner is hereby authorized to charge any additional fees associated with this communication or credit any overpayment, to Deposit Account No. 01-2135, including any filing fees under 37 CFR 1.16 for presentation of extra claims and any patent application processing fees under 37 CFR 1.17.

Respectfully Submitted,

ANTONELLI, TERRY, STOUT & KRAUS, LLP



Sterling W. Chandler
Registration No. 51,370

Suite 1800
1300 North Seventeenth Street
Arlington, VA 22209
Telephone: (703) 236-6080
Facsimile: (703) 312-6666

SWC/slk



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of :
: HAMILTON, et al : Group Art Unit: 3621
Serial No. 10/631,970 : Examiner: TBD
Filed: August 1, 2003 :
For: PAYMENT PROCESSING WITH SELECTION OF A RISK REDUCTION
TECHNIQUE

INFORMATION DISCLOSURE STATEMENT
UNDER 37 CFR 1.97 & 1.98

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

February 24, 2004

Sir:

In accordance with the provisions of 37 C.F.R. 1.56, 1.97 and 1.98, the attention of the Patent and Trademark Office is hereby directed to the references listed on the attached Form PTO-1449. It is respectfully requested that the references be expressly considered during the prosecution of this application, that the references be made of record therein, and that the references appear among the "References Cited" on any patent to issue therefrom.

I certify that this Information Disclosure Statement is being filed within three months of the U.S. filing date OR before the mailing date of the first Office Action on the merits. No Certification or fee is required.

To the extent necessary, Applicants petition for an extension of time under 37 CFR § 1.136. Please charge any shortage in fees due in connection with the filing of

this paper, including extension of time fees, to the Deposit Account No. 01-2135

(Case No. 1158.42863X00) and please credit any excess fees to such Deposit Account.

Respectfully submitted,

ANTONELLI, TERRY, STOUT & KRAUS, LLP

A handwritten signature in black ink, appearing to read "Sterling W. Chandler", with a long horizontal flourish extending to the right.

Sterling W. Chandler
Registration No. 51,370

1300 North Seventeenth Street
Suite 1800
Arlington, VA 22209
Tel.: 703-312-6600
Fax.: 703-312-6666

SWC/slk

U.S. DEPARTMENT OF COMMERCE
PATENT AND TRADEMARK OFFICEATTY. DKT. NO.
3350-121D
1158.42863X00SERIAL NO.
10/631,970INFORMATION DISCLOSURE STATEMENT
BY APPLICANT

(Use several sheets if necessary)

APPLICANT
HAMILTON, et al.FILING DATE
August 1, 2003

GROUP

U.S. PATENT DOCUMENTS

Examiner Initial	Document Number	Date	Name	Class	Subclass	Filing Date
/J.A./	AA 5,873,072	2-16-99	Kight, et al.			
/J.A./	AB 5,025,373	6-18-91	Keyser, Jr., et al.			
/J.A./	AC 5,710,889	1-20-98	Clark, et al.			
/J.A./	AD 6,311,170	10-30-01	Embrey			
/J.A./	AE 5,794,221	8-11-98	Egendorf			
/J.A./	AF 5,978,780	11-2-99	Watson			
/J.A./	AG 6,032,133	2-29-00	Hilt, et al.			
/J.A./	AH 6,098,053	8-1-00	Slater			
/J.A./	AI 4,823,264	4-18-89	Derming			
/J.A./	AJ 5,974,146	10-26-99	Randle, et al.			
/J.A./	AK 2001/0037295	11-1-01	Olsen			
/J.A./	AL 6,188,994	2-13-01	Egendorf			

FOREIGN PATENT DOCUMENTS

Examiner Initial	Document Number	Date	Country	Class	Subclass	Translation /Abstract	
						Yes	No
	AM						
	AN						
	AO						
	AP						
	AQ						
	AR						
	AS						
	AT						

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

	AU	
	AV	
	AW	
	AX	
	AY	
	AZ	
Examiner	/John Anderson/	
	Date Considered 04/01/2009	



Form PTO-1449

U.S. DEPARTMENT OF COMMERCE
PATENT & TRADEMARK OFFICEATTY. DKT. NO.
3350-121D
1158.42863X00SERIAL NO.
10/631,970INFORMATION DISCLOSURE STATEMENT
BY APPLICANT

(Use several sheets if necessary)

APPLICANT
HAMILTON, et al.FILING DATE
August 1, 2003

GROUP

U.S. PATENT DOCUMENTS

Examiner Initial	Document Number	Date	Name	Class	Subclass	Filing Date
/J.A./	AA 2002/0116331	8-22-02	Cataline, et al.			
/J.A./	AB 5,420,405	5-30-95	Chasek			
/J.A./	AC 5,504,677	4-2-96	Pollin			
/J.A./	AD 5,677,955	10-14-97	Doggett, et al.			
/J.A./	AE 5,920,848	7-6-99	Schutzer, et al.			
/J.A./	AF 6,029,150	2-22-00	Kravitz			
/J.A./	AG 5,920,847	7-6-99	Kolling, et al.			
/J.A./	AH 5,383,113	1-17-95	Kight, et al.			
/J.A./	AI 5,966,698	10-12-99	Pollin			
/J.A./	AJ 5,884,288	3-16-99	Chang, et al.			
/J.A./	AK 5,220,501	6-15-93	Lawlor, et al.			
/J.A./	AL 5,283,829	2-1-94	Anderson			

FOREIGN PATENT DOCUMENTS

Examiner Initial	Document Number	Date	Country	Class	Subclass	Translation / Abstract	
						Yes	No
	AM						
	AN						
	AO						
	AP						
	AQ						
	AR						
	AS						
	AT						

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

	AU	
	AV	
	AW	
	AX	
	AY	
	AZ	
Examiner	/John Anderson/	Date Considered 04/01/2009



Form PTO-1449

U.S. DEPARTMENT OF COMMERCE
PATENT AND TRADEMARK OFFICEATTY. DKT. NO.
3350-121D
1158.42863X00SERIAL NO.
10/631,970INFORMATION DISCLOSURE STATEMENT
BY APPLICANT

(Use several sheets if necessary)

APPLICANT
HAMILTON, et al.FILING DATE
August 1, 2003

GROUP

U.S. PATENT DOCUMENTS

Examiner Initial	Document Number	Date	Name	Class	Subclass	Filing Date
J.A.	AA 5,326,959	7-5-94	Perazza			
J.A.	AB 5,336,870	8-9-94	Hughes, et al.			
J.A.	AC 5,465,206	11-7-95	Hilt, et al.			
J.A.	AD 5,699,528	12-16-97	Hogan			
J.A.	AE 5,727,249	3-10-98	Pollin			
	AF					
	AG					
	AH					
	AI					
	AJ					
	AK					
	AL					

FOREIGN PATENT DOCUMENTS

Examiner Initial	Document Number	Date	Country	Class	Subclass	Translation /Abstract	
						Yes	No
	AM						
	AN						
	AO						
	AP						
	AQ						
	AR						
	AS						
	AT						

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

	AU	
	AV	
	AW	
	AX	
	AY	
	AZ	
Examiner	/John Anderson/	
	Date Considered	